

**RGS**

1700 Jay Ell Dr Ste 200 • Richardson TX 75081

Phone Number: 866-941-8600

PAY ONLINE: www.myrgs.com

CREDITOR:	CAPITAL ONE, N.A.
RE:	KOHL'S DEPARTMENT STORES INC.
ACCOUNT #:	*****4419
RGS ACCOUNT #:	7116
AMOUNT OWED:	\$3,981.89
REDUCTION OFFER:	\$2,389.14
LAST PAID DATE:	

AUGUST 18, 2016

Dear STEPHANIE ROMAN

RGS Financial, Inc. has been assigned to provide a resolution on the above stated account. Associates are available to assist you. We're here to help you, but we need you to act. Please decide what works for you.

- ☐ You can resolve your account, without talking to an associate, by visiting our secure, private website at <https://www.myrgs.com> to negotiate and pay anytime, day or night.
- ☐ You can pay \$3,981.89 in full or make two payments of \$1,990.94 or three payments of \$1,327.29.
- ☐ You can resolve your account at the reduced amount of \$2,389.14 or make two payments of \$1,194.57, or three payments of \$796.38.
- ☐ Call 866-941-8600 or visit us online to make alternate arrangements.

We are not obligated to renew this offer. Any payments received or credits to the account, which are in addition to the minimum reduction amount will be retained and applied against your full balance.

We're here to help, and we'd like your feedback. Please feel free to reach out to us with compliments, complaints or suggestions at president@rgsfinancial.com.

Sincerely,
RESOLUTION DEPARTMENT
RGS Financial, Inc.
Toll Free 866-941-8600

Manage Account Online:www.myrgs.com**Pay by Phone:**

866-941-8600

**Pay by MoneyGram:**

Receive Code 4290

**Pay by Mail:**

Make checks payable to
RGS Financial, Inc.

This communication is from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

PLEASE DETACH LOWER PORTION AND RETURN WITH PAYMENT IN THE ENCLOSED ENVELOPE

66CORGSF01ASF



CORGSF01
PO Box 1022
Wixom MI 48393-1022

ADDRESS SERVICE REQUESTED

For your convenience, we accept:

VISA or MasterCard

**PAY ONLINE**www.myrgs.com

PLEASE SEND ALL CORRESPONDENCE TO:

AUGUST 18, 2016

RGS FINANCIAL, INC.
PO BOX 852039
RICHARDSON TX 75085-2039



[REDACTED] 9155



STEPHANIE ROMAN
16 Silver St
Selden NY 11784-4018

☐ Check here if there is new contact information and complete section 2 on reverse side.

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RGS ACCOUNT #: 7116
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REDUCTION OFFER: \$2,389.14

IMPORTANT NOTICE

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your payment may be presented electronically for payment using Automated Clearing House (ACH) or other means in accordance with applicable banking rules, regulations and/or any other federal or state statutes.

WE ARE REQUIRED UNDER STATE LAW TO NOTIFY CUSTOMERS OF THE FOLLOWING RIGHTS. THIS LIST DOES NOT CONTAIN A COMPLETE LIST OF THE RIGHTS CONSUMERS HAVE UNDER STATE AND FEDERAL LAW.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- a) the use or threat of violence;
- b) the use of obscene or profane language; and
- c) repeated phone calls made with the intent to annoy, abuse, or harass

Although we do not contemplate any legal action at this time, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt:

- 1. Supplemental security income, (SSI);
- 2. Social security;
- 3. Public assistance (welfare);
- 4. Spousal support, maintenance (alimony) or child support;
- 5. Unemployment benefits;
- 6. Disability benefits;
- 7. Workers' compensation benefits;
- 8. Public or private pensions;
- 9. Veterans' benefits;
- 10. Federal student loans, federal student grants, and federal work study funds; and
- 11. Ninety percent of your wages or salary earned in the last sixty days.

New York City Department of Consumer Affairs License No. 2034693-DCA



The Internal Revenue Service (IRS) requires financial institutions to annually report to the IRS discharges of debt in amount of \$600 or greater. If the settlement you agreed to pay results in a discharge of \$600 or more of the principle balance due on your account, the owner of the debt may report that amount to the IRS by filing form 1099c. A copy of this form will be provided to you by the owner of the debt once filed. If you have any questions regarding the 1099c form, please contact your tax advisor.

PAYMENT OPTIONS

- **Payments may be made online at www.myrgs.com**
- Make checks payable to RGS FINANCIAL, INC..
- Pay with VISA or MasterCard by completing and returning sections 1 and 2 in the form below or by calling our office.

Please complete this section and return in the enclosed envelope.

You are hereby authorized to charge my credit card account.

CHECK ONE <input type="checkbox"/>  VISA <input type="checkbox"/>  MASTERCARD		EXP. DATE /	PAYMENT AMOUNT \$
CARD NUMBER			
CARDHOLDER'S NAME		CARDHOLDER SIGNATURE	
CARDHOLDER ADDRESS		CITY	STATE ZIP
PRIMARY PHONE NUMBER		SECONDARY PHONE NUMBER	
ADDRESS		CITY	STATE ZIP CODE